



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name AMERIPRISE FINANCIAL, INC.

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 165,742,866

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERIPRISE FINANCIAL, INC.
707 2ND AVENUE SOUTH

MINNEAPOLIS, MN 55402

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	163,571,917	148,170,556	153,016,381	147,122,047	
Net income (\$000)	437,016	2,035,761	1,533,630	1,892,656	
Number of BHCs in peer group				125	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.64			0.81			0.73			0.87	3.01	5			
+ Non-interest income	7.29			7.22			6.95			7.81	1.32	98			
– Overhead expense	6.87			1.63			6.47			7.15	2.69	97			
– Provision for credit losses	-0.02			0.07			0.03			0	0.15	10			
+ Securities gains (losses)	0.10			0.01			0.01			0	0.01	15			
+ Other tax equivalent adjustments	0			0			0			0	0	85			
= Pretax net operating income (tax equivalent)	1.21			6.35			1.20			1.52	1.56	45			
Net operating income	1.07			5.50			1			1.29	1.19	56			
Net income	1.07			5.50			1			1.29	1.19	56			
Net income (Subchapter S adjusted)										1.17					
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.50			3.30			2.80			3.74	4.41	12			
Interest expense	0.38			0.68			0.48			0.85	1.08	34			
Net interest income (tax equivalent)	2.12			2.62			2.32			2.89	3.33	26			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08			0.06			0.11			0.05	0.21	23			
Earnings coverage of net loan and lease losses (X)	288.41			2,148.98			224.92			643.98	24.40	97			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78			0.93			0.86			0.69	0.83	37			
Allowance for loan and lease losses / Total loans and leases	0.78			0.93			0.86			0.69	0.81	38			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35			1.46			0.55			0.92	0.57	84			
30–89 days past due loans and leases / Total loans and leases	0.01			0.02			0.01			0.01	0.43	2			
Liquidity and Funding															
Net noncore funding dependence	-41.80			-51.59			-44.04			-39.35	14.45	1			
Net short-term noncore funding dependence	-57.85			-61.88			-58.96			-53.46	3.38	5			
Net loans and leases / Total assets	5.36			4.94			4.90			4.89	63.77	0			
Capitalization															
Tier 1 leverage ratio	0			0			0			0	9.76	1			
Holding company equity capital / Total assets	3.32			4.59			3.54			3.77	12.43	0			
Total equity capital (including minority interest) / Total assets	3.32			4.59			3.54			3.77	12.57	0			
Common equity tier 1 capital / Total risk-weighted assets											12.17				
Net loans and leases / Equity capital (X)	1.61			1.07			1.39			1.30	5.21	3			
Cash dividends / Net income	29.32			6.20			33.41			27.33	33.12	35			
Cash dividends / Net income (Subchapter S adjusted)											-12.02				
Growth Rates															
Assets	13.76						9.24				9.26				
Equity capital	-17.79						2.39				10.49				
Net loans and leases	23.46						9.51				9.10				
Noncore funding	46.37						1.02				6.59				
Parent Company Ratios															
Short-term debt / Equity capital	0.16			0.36			0.16			13.31	1.02	95			
Long-term debt / Equity capital	51.34			34.84			48.11			40.74	13.04	84			
Equity investment in subsidiaries / Equity capital	134.87			129.96			135.23			129.95	103.22	96			
Cash from ops + noncash items + op expense / Op expense + dividends	61.38			187.42			209.34			241.88	190.27	75			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	77,146	83,682	314,829	359,978		-7.81	
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	77,146	83,682	314,829	359,978		-7.81	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	77,146	83,682	314,829	359,978		-7.81	
Investment interest income (tax equivalent).....	229,907	286,984	1,020,436	1,236,940		-19.89	
Interest on balances due from depository institutions.....	178	1,816	3,752	4,139		-90.20	
Interest income on other earning assets.....	392	7,151	10,132	46,444		-94.52	
Total interest income (tax equivalent).....	307,623	379,633	1,349,149	1,647,501		-18.97	
Interest on time deposits of \$250K or more.....	0	0	0	0			
Interest on time deposits < \$250K.....	0	0	0	0			
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	186	760	1,221	2,076		-75.53	
Interest on other borrowings and trading liabilities.....	46,985	77,460	229,334	372,465		-39.34	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	47,171	78,220	230,555	374,541		-39.69	
Net interest income (tax equivalent).....	260,452	301,413	1,118,594	1,272,960		-13.59	
Non-interest income.....	2,982,590	2,675,327	10,636,501	11,497,545		11.49	
Adjusted operating income (tax equivalent).....	3,243,042	2,976,740	11,755,095	12,770,505		8.95	
Overhead expense.....	2,811,133	602,478	9,894,807	10,519,182		366.60	
Provision for credit losses.....	-8,404	26,023	39,518	5,466			
Securities gains (losses).....	39,679	4,501	20,937	-6,076		781.56	
Other tax equivalent adjustments.....	-18	372	0	158			
Pretax net operating income (tax equivalent).....	492,997	2,351,942	1,832,040	2,240,564		-79.04	
Applicable income taxes.....	55,814	315,633	297,303	339,052		-82.32	
Tax equivalent adjustments.....	167	548	1,107	8,856		-69.53	
Applicable income taxes (tax equivalent).....	55,981	316,181	298,410	347,908		-82.29	
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	437,016	2,035,761	1,533,630	1,892,656		-78.53	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	437,016	2,035,761	1,533,630	1,892,656		-78.53	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	437,016	2,035,761	1,533,630	1,892,656		-78.53	
Investment securities income (tax equivalent).....	229,907	286,984	1,020,436	1,236,940		-19.89	
US Treasury and agency securities (excluding mortgage-backed securities) ..	1,233	7,632	15,911	43,553		-83.84	
Mortgage-backed securities.....	69,553	103,055	338,792	392,204		-32.51	
All other securities.....	159,121	176,297	665,733	801,183		-9.74	
Cash dividends declared.....	128,142	126,309	512,390	517,184		1.45	
Common.....	128,142	126,309	512,390	517,184		1.45	
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.75			1.02			0.88			1.12	4	0			
Less: Interest expense	0.12			0.21			0.15			0.25	0.98	3			
Equals: Net interest income (tax equivalent)	0.64			0.81			0.73			0.87	3.01	5			
Plus: Non-interest income	7.29			7.22			6.95			7.81	1.32	98			
Equals: adjusted operating income (tax equivalent)	7.93			8.04			7.68			8.68	4.41	96			
Less: Overhead expense	6.87			1.63			6.47			7.15	2.69	97			
Less: Provision for credit losses	-0.02			0.07			0.03			0	0.15	10			
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49			
Plus: Realized gains (losses) on available-for-sale securities	0.10			0.01			0.01			0	0.01	15			
Plus: other tax equivalent adjustments	0			0			0			0	0	85			
Equals: Pretax net operating income (tax equivalent)	1.21			6.35			1.20			1.52	1.56	45			
Less: Applicable income taxes (tax equivalent)	0.14			0.85			0.20			0.24	0.36	17			
Less: Minority interest	0			0			0			0	0	36			
Equals: Net operating income	1.07			5.50			1			1.29	1.19	56			
Plus: Net extraordinary items	0			0			0			0	0	50			
Equals: Net income	1.07			5.50			1			1.29	1.19	56			
Memo: Net income (last four quarters)	-0.04			2.67			1				1.19				
Net income—BHC and noncontrolling (minority) interest	1.07			5.50			1			1.29	1.20	56			
Margin Analysis															
Average earning assets / Average assets	30.03			31.06			31.47			29.92	91.05	0			
Average interest-bearing funds / Average assets	8.03			6.39			6.87			5.37	65.57	0			
Interest income (tax equivalent) / Average earning assets	2.50			3.30			2.80			3.74	4.41	12			
Interest expense / Average earning assets	0.38			0.68			0.48			0.85	1.08	34			
Net interest income (tax equivalent) / Average earning assets	2.12			2.62			2.32			2.89	3.33	26			
Yield or Cost															
Total loans and leases (tax equivalent)	3.60			4.54			4.13			4.86	5.09	39			
Interest-bearing bank balances	0.05			0.59			0.28			0.86	2.04	11			
Federal funds sold and reverse repos											2.44				
Trading assets	1.18			1.79			2.33			2.93	0.99	82			
Total earning assets	2.50			3.30			2.80			3.72	4.36	12			
Investment securities (tax equivalent)	2.42			3.18			2.68			3.61	2.76	95			
US Treasury and agency securities (excluding mortgage-backed securities)	0.19			1.54			0.69			0.65	2.32	2			
Mortgage-backed securities	1.76			2.71			2.17			2.81	2.61	76			
All other securities	3.46			3.93			3.72			4.32	4.06	73			
Interest-bearing deposits	0.01			0.06			0.02			0.09	1.10	0			
Time deposits of \$250K or more											1.96				
Time deposits < \$250K											1.82				
Other domestic deposits	0.01			0.06			0.02			0.07	0.93	0			
Foreign deposits											1.19				
Federal funds purchased and repos										2.44	1.86	77			
Other borrowed funds and trading liabilities	3.01			3.98			3.37			4.08	2.38	96			
All interest-bearing funds	1.44			3.31			2.19			4.74	1.49	96			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,982,590	2,675,327	10,636,501	11,497,545	
Fiduciary activities income	16,150	16,425	68,933	71,565	
Service charges on deposit accounts - domestic	0	0	0	0	
Trading revenue	1,067	2,510	9,789	7,731	
Investment banking fees and commissions	2,693,499	2,342,097	9,505,798	9,326,830	
Insurance activities revenue	212,533	285,674	906,907	1,814,897	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-37	-403	-2,591	-624	
Other non-interest income	59,378	29,024	147,665	277,146	
Total overhead expenses	2,811,133	602,478	9,894,807	10,519,182	
Personnel expense	541,855	465,457	2,046,704	2,184,458	
Net occupancy expense	39,962	39,524	159,702	159,829	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	8,129	7,209	32,250	42,208	
Other operating expenses	2,221,187	90,288	7,656,151	8,132,687	
Fee income on mutual funds and annuities	673,129	698,552	2,319,012	2,943,226	
Memoranda					
Assets under management in proprietary mutual funds and annuities	333,868,268	239,904,776	317,290,929	281,821,496	
Number of equivalent employees	12,139	12,393	12,294	12,393	
Average personnel expense per employee	44.64	37.56	166.48	176.27	
Average assets per employee	13,474.91	11,955.99	12,446.43	11,871.38	

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Mutual fund fee income / Non-interest income	22.57			26.11			21.80			25.60	2.72	99			
Overhead expenses / Net Interest Income + non-interest income	86.69			20.24			84.18			82.43	61.29	93			

Percent of Average Assets

Total overhead expense	6.87			1.63			6.47			7.15	2.69	97			
Personnel expense	1.33			1.26			1.34			1.48	1.41	56			
Net occupancy expense	0.10			0.11			0.10			0.11	0.28	4			
Other operating expenses	5.45			0.26			5.02			5.56	0.97	99			
Overhead less non-interest income	-0.42			-5.60			-0.48			-0.67	1.32	2			

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	86.68			20.24			84.17			82.37	60.64	93			
Personnel expense	16.71			15.64			17.41			17.11	32.39	4			
Net occupancy expense	1.23			1.33			1.36			1.25	6.52	2			
Other operating expenses	68.74			3.28			65.40			64.01	21.20	99			
Total non-interest income	91.97			89.87			90.48			90.03	29.23	96			
Fiduciary activities income	0.50			0.55			0.59			0.56	1.97	37			
Service charges on domestic deposit accounts	0			0			0			0	3.88	3			
Trading revenue	0.03			0.08			0.08			0.06	1.18	42			
Investment banking fees and commissions	83.05			78.68			80.87			73.03	3.54	99			
Insurance activities revenue	6.55			9.60			7.72			14.21	0.47	96			
Venture capital revenue	0			0			0			0	0.02	42			
Net servicing fees	0			0			0			0	0.28	21			
Net securitization income	0			0			0			0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0			-0.01			-0.02			0	1.86	9			
Other non-interest income	1.83			0.98			1.26			2.17	10.04	4			
Overhead less non-interest income	-5.29			-69.63			-6.31			-7.66	31.06	3			
Applicable income taxes / Pretax net operating income (tax equivalent)	11.32			13.42			16.23			15.13	20.56	12			
Applicable income tax + TE / Pretax net operating income + TE	11.36			13.44			16.29			15.53	23.23	4			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	2,712,956	2,805,679	2,747,157	2,797,100		-3.30	
Commercial and industrial loans	4,056,303	2,636,493	3,335,055	2,784,426		53.85	
Loans to individuals	281,604	90,085	243,245	96,973		212.60	
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	0			
Other loans and leases	1,900,864	1,729,862	1,879,957	1,801,252		9.89	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	8,951,727	7,262,119	8,205,414	7,479,751		23.27	
Less: Allowance for loan and lease losses	69,764	67,818	70,879	51,327		2.87	
Net loans and leases	8,881,963	7,194,301	8,134,535	7,428,424		23.46	
Debt securities that reprice or mature in over 1 year	21,454,285	18,975,335	21,872,618	20,360,872		13.06	
Mutual funds and equity securities	786,717	2,574,506	1,745,882	277,955		-69.44	
Subtotal	31,122,965	28,744,142	31,753,035	28,067,251		8.28	
Interest-bearing bank balances	1,601,942	2,064,343	1,427,980	403,538		-22.40	
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	17,247,790	16,754,331	17,598,158	15,632,962		2.95	
Trading assets	17,359	28,484	85,087	35,012		-39.06	
Total earning assets	49,995,095	47,602,336	50,882,218	44,153,870		5.03	
Non-interest-bearing cash and due from depository institutions	550,429	320,060	497,809	290,820		71.98	
Premises, fixed assets, and leases	543,831	519,351	522,477	521,842		4.71	
Other real estate owned	0	0	0	0			
Investment in unconsolidated subsidiaries	281,885	379,365	297,516	389,164		-25.70	
Intangible and other assets	114,371,626	96,869,834	113,687,583	106,493,949		18.07	
Total assets	165,742,866	145,690,946	165,887,603	151,849,645		13.76	
Quarterly average assets	163,571,917	148,170,556	159,781,446	148,824,182		10.39	
Average loans and leases (YTD)	8,578,571	7,370,935	7,621,007	7,412,698		16.38	
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	8,951,727	7,262,119	8,205,414	7,479,751		23.27	
Real estate loans secured by 1-4 family	21,936	0	21,831	0			
Commercial real estate loans	2,691,020	2,805,679	2,725,326	2,797,100		-4.09	
Construction and land development	0	0	0	0			
Multifamily	711,250	704,472	713,284	692,246		0.96	
Nonfarm nonresidential	1,979,770	2,101,207	2,012,042	2,104,854		-5.78	
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	39,493,831	38,315,208	41,234,616	36,286,896		3.08	
U.S. Treasury securities	2,425,575	1,490,834	2,655,413	1,679,951		62.70	
US agency securities (excluding mortgage-backed securities)	137,606	507,131	136,944	83,224		-72.87	
Municipal securities	1,287,624	1,324,021	1,373,266	1,360,874		-2.75	
Mortgage-backed securities	16,089,203	15,116,825	16,127,546	15,597,992		6.43	
Asset-backed securities	3,417,741	2,004,327	3,257,490	1,922,319		70.52	
Other debt securities	15,349,365	15,297,564	15,938,075	15,364,581		0.34	
Mutual funds and equity securities	786,717	2,574,506	1,745,882	277,955		-69.44	
Available-for-sale securities	38,707,114	35,740,702	39,488,734	36,008,941		8.30	
U.S. Treasury securities	2,425,575	1,490,834	2,655,413	1,679,951		62.70	
US agency securities (excluding mortgage-backed securities)	137,606	507,131	136,944	83,224		-72.87	
Municipal securities	1,287,624	1,324,021	1,373,266	1,360,874		-2.75	
Mortgage-backed securities	16,089,203	15,116,825	16,127,546	15,597,992		6.43	
Asset-backed securities	3,417,741	2,004,327	3,257,490	1,922,319		70.52	
Other debt securities	15,349,365	15,297,564	15,938,075	15,364,581		0.34	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	1,952,233	597,031	2,679,142	1,796,607		226.99	
Structured notes, fair value	0	0	0	0			
Pledged securities	3,588,548	2,722,392	3,570,846	2,157,433		31.82	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,804	932	1,704	173		93.56	
NOW, ATS and transaction accounts	712,641	379,888	705,355	512,962		87.59	
Time deposits less brokered deposits < \$250K	0	0	0	0			
MMDA and other savings accounts	7,269,871	5,778,963	6,697,788	3,275,106		25.80	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	7,984,316	6,159,783	7,404,847	3,788,241		29.62	
Time deposits of \$250K or more	0	0	0	0			
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	845,145	1,031,209	304,256	1,032,255		-18.04	
Other borrowings w/remaining maturity over 1 year	4,996,409	2,959,636	4,738,984	3,959,954		68.82	
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	5,841,554	3,990,845	5,043,240	4,992,209		46.37	
Trading liabilities	10,488	12,744	5,841	10,384		-17.70	
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	146,404,100	128,834,206	147,567,303	137,329,575		13.64	
Total liabilities	160,240,458	138,997,578	160,021,231	146,120,409		15.28	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	3,338	3,311	3,324	3,298		0.82	
Common surplus	8,982,080	8,577,801	8,821,808	8,460,996		4.71	
Retained earnings	15,600,019	16,179,837	15,291,402	14,279,055		-3.58	
Accumulated other comprehensive income	316,565	-294,861	629,048	261,847			
Other equity capital components	-19,399,594	-17,772,720	-18,879,210	-17,275,960			
Total holding company equity capital	5,502,408	6,693,368	5,866,372	5,729,236		-17.79	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	5,502,408	6,693,368	5,866,372	5,729,236		-17.79	
Total liabilities and capital	165,742,866	145,690,946	165,887,603	151,849,645		13.76	
Memoranda							
Non-interest-bearing deposits	1,804	932	1,704	173		93.56	
Interest-bearing deposits	7,982,512	6,158,851	7,403,143	3,788,068		29.61	
Total deposits	7,984,316	6,159,783	7,404,847	3,788,241		29.62	
Long-term debt that reprices within 1 year	2,471,566	1,321,643	1,736,275	1,509,561		87.01	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,866,372	5,729,236	5,729,236	5,587,568			
Accounting restatements	0	-8,670	-8,670	-5,193			
Net income	437,016	2,035,761	1,533,630	1,892,656			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	553,983	537,076	1,647,140	2,039,083			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	128,142	126,309	512,390	517,184			
Change in other comprehensive income	-312,483	-556,709	367,201	553,174			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	193,628	157,135	404,505	257,298			
Holding company equity capital, ending balance	5,502,408	6,693,368	5,866,372	5,729,236			

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	1.64			1.93			1.66			1.84	37.78	5			
Commercial and industrial loans	2.45			1.81			2.01			1.83	12.02	7			
Loans to individuals	0.17			0.06			0.15			0.06	4.20	9			
Loans to depository institutions and acceptances of other banks	0			0			0			0	0.04	29			
Agricultural loans	0			0			0			0	0.24	11			
Other loans and leases	1.15			1.19			1.13			1.19	5.01	16			
Net loans and leases	5.36			4.94			4.90			4.89	63.77	0			
Debt securities over 1 year	12.94			13.02			13.19			13.41	14.60	50			
Mutual funds and equity securities	0.47			1.77			1.05			0.18	0.06	84			
Subtotal	18.78			19.73			19.14			18.48	79.65	3			
Interest-bearing bank balances	0.97			1.42			0.86			0.27	3.06	5			
Federal funds sold and reverse repos	0			0			0			0	1.57	25			
Debt securities 1 year or less	10.41			11.50			10.61			10.30	1.91	94			
Trading assets	0.01			0.02			0.05			0.02	1.19	36			
Total earning assets	30.16			32.67			30.67			29.08	89.53	0			
Non-interest cash and due from depository institutions	0.33			0.22			0.30			0.19	1.14	3			
Other real estate owned	0			0			0			0	0.03	4			
All other assets	69.50			67.11			69.03			70.73	9.27	99			
Memoranda															
Short-term investments	11.37			12.92			11.47			10.56	7.63	73			
U.S. Treasury securities	1.46			1.02			1.60			1.11	1.03	66			
US agency securities (excluding mortgage-backed securities)	0.08			0.35			0.08			0.05	0.54	37			
Municipal securities	0.78			0.91			0.83			0.90	1.34	53			
Mortgage-backed securities	9.71			10.38			9.72			10.27	11.44	43			
Asset-backed securities	2.06			1.38			1.96			1.27	0.28	86			
Other debt securities	9.26			10.50			9.61			10.12	0.39	98			
Loans held-for-sale	0			0			0			0	0.39	7			
Loans held for investment	5.40			4.98			4.95			4.93	63.50	0			
Real estate loans secured by 1-4 family	0.01			0			0.01			0	13.29	2			
Revolving	0			0			0			0	2.07	3			
Closed-end, secured by first liens	0.01			0			0.01			0	10.69	2			
Closed-end, secured by junior liens	0			0			0			0	0.28	3			
Commercial real estate loans	1.62			1.93			1.64			1.84	22.23	11			
Construction and land development	0			0			0			0	3.44	3			
Multifamily	0.43			0.48			0.43			0.46	3.01	13			
Nonfarm nonresidential	1.19			1.44			1.21			1.39	14.69	11			
Real estate loans secured by farmland	0			0			0			0	0.36	9			

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.31			38.63			33.48			37.40	57.46	21			
Real estate loans secured by 1-4 family	0.25			0			0.27			0	20.75	2			
Revolving	0			0			0			0	3.15	3			
Closed-end	0.25			0			0.27			0	17.39	2			
Commercial real estate loans	30.06			38.63			33.21			37.40	33.52	50			
Construction and land development	0			0			0			0	5.09	3			
1-4 family	0			0			0			0	0.94	7			
Other	0			0			0			0	4.02	3			
Multifamily	7.95			9.70			8.69			9.25	4.69	87			
Nonfarm nonresidential	22.12			28.93			24.52			28.14	22.15	65			
Owner-occupied	0			0			0			0	7.72	3			
Other	22.12			28.93			24.52			28.14	14.34	93			
Real estate loans secured by farmland	0			0			0			0	0.55	9			
Loans to depository institutions and acceptances of other banks	0			0			0			0	0.11	29			
Commercial and industrial loans	45.31			36.30			40.64			37.23	19.53	87			
Loans to individuals	3.15			1.24			2.96			1.30	7.13	29			
Credit card loans	0.99			1.23			1.15			1.28	0.81	78			
Agricultural loans	0			0			0			0	0.37	11			
Other loans and leases	21.23			23.82			22.91			24.08	9.85	88			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans											391.26				
Real estate loans secured by 1-4 family											138.18				
Revolving											21.26				
Closed-end											115.20				
Commercial real estate loans											229.44				
Construction and land development											34.95				
1-4 family											6.61				
Other											27.32				
Multifamily											31.04				
Nonfarm nonresidential											152.10				
Owner-occupied											53.07				
Other											97.41				
Real estate loans secured by farmland											3.60				
Loans to depository institutions and acceptances of other banks											0.44				
Commercial and industrial loans											122.02				
Loans to individuals											43.51				
Credit card loans											4.34				
Agricultural loans											2.18				
Other loans and leases											52.44				
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.06			38.63			33.21			37.40	26.45	76			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)											178.57				
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)											236.10				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	11.37			12.92			11.47			10.56	7.63	73			
Liquid assets	6.71			8.55			6.89			7.07	22.44	3			
Investment securities	23.83			26.30			24.86			23.90	16.99	79			
Net loans and leases	5.36			4.94			4.90			4.89	63.77	0			
Net loans, leases and standby letters of credit	5.36			4.94			4.90			4.89	64.84	0			
Core deposits	4.82			4.23			4.46			2.49	63.09	2			
Noncore funding	3.52			2.74			3.04			3.29	19.36	3			
Time deposits of \$250K or more	0			0			0			0	2.94	2			
Foreign deposits	0			0			0			0	0.43	38			
Federal funds purchased and repos	0			0			0			0	1.94	9			
Secured federal funds purchased	0			0			0			0	0	49			
Net federal funds purchased (sold)	0			0			0			0	0.48	28			
Commercial paper	0			0			0			0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	0.51			0.71			0.18			0.68	3.01	26			
Earning assets that reprice within 1 year	15.64			16.97			15.11			14.05	39.29	2			
Interest-bearing liabilities that reprice within 1 year	4.82			4.23			4.46			2.49	10.19	7			
Long-term debt that reprices within 1 year	1.49			0.91			1.05			0.99	0.96	71			
Net assets that reprice within 1 year	9.33			11.84			9.60			10.56	26.63	11			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-41.80			-51.59			-44.04			-39.35	14.45	1			
Net short-term noncore funding dependence	-57.85			-61.88			-58.96			-53.46	3.38	5			
Short-term investment / Short-term noncore funding	2,230.35			1,824.91			6,253.33			1,553.54	77.77	98			
Liquid assets - short-term noncore funding / Nonliquid assets	6.65			8.57			7.20			6.88	16.97	36			
Net loans and leases / Total deposits	111.24			116.79			109.85			196.09	90.31	97			
Net loans and leases / Core deposits	111.24			116.79			109.85			196.09	103.93	96			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											0.72				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital											1.36				
Structured notes appreciation (depreciation) / Tier 1 capital											0				
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0	12.67	14			
Available-for-sale securities	98.01			93.28			95.77			99.23	85.40	76			
U.S. Treasury securities	6.14			3.89			6.44			4.63	6.15	60			
US agency securities (excluding mortgage-backed securities)	0.35			1.32			0.33			0.23	3.49	32			
Municipal securities	3.26			3.46			3.33			3.75	7.75	49			
Mortgage-backed securities	40.74			39.45			39.11			42.99	67.43	17			
Asset-backed securities	8.65			5.23			7.90			5.30	1.66	81			
Other debt securities	38.87			39.93			38.65			42.34	2.94	96			
Mutual funds and equity securities	1.99			6.72			4.23			0.77	0.40	74			
Debt securities 1 year or less	43.67			43.73			42.68			43.08	11.86	92			
Debt securities 1 to 5 years	13.53			13.26			13.08			14.58	17.94	54			
Debt securities over 5 years	40.79			36.26			39.97			41.53	66.02	22			
Pledged securities	9.09			7.11			8.66			5.95	30.57	14			
Structured notes, fair value	0			0			0			0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	0.17						18.64				26.69				
Investment securities	3.08						13.64				11.75				
Core deposits	29.62						95.47				11.23				
Noncore funding	46.37						1.02				6.59				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			978,642	751,187	
Commit: Secured commercial real estate loans	98,764	83,059	17,570	59,636	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)			579,928	630,804	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	0	0	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	315,071	128,692	198,926	100,814	
Credit derivatives - notional amount (holding company as guarantor)	2,064,311	1,653,760	2,269,341	1,386,250	
Credit derivatives - notional amount (holding company as beneficiary)	29,800	27,270	27,850	32,082	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	6,416,800	4,576,251	5,317,600	2,129,000	
Written options contracts (interest rate)	1,510,000	1,780,000	1,510,000	900,000	
Purchased options contracts (interest rate)	5,159,000	4,037,000	4,431,000	5,097,000	
Interest rate swaps	66,719,490	58,845,145	66,691,951	50,228,199	
Futures and forward foreign exchange	1,166,613	1,716,162	1,250,613	542,831	
Written options contracts (foreign exchange)	104,000	556,950	259,800	625,000	
Purchased options contracts (foreign exchange)	1,787,148	2,205,571	1,945,092	2,337,371	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	2,414,915	3,404,773	4,236,095	1,520,420	
Written options contracts (commodity and other)	14,591,628	16,747,669	15,315,581	20,085,272	
Purchased options contracts (commodity and other)	28,514,737	32,602,878	31,246,883	34,626,777	
Commodity and other swaps	6,125,280	4,696,518	6,455,725	5,689,766	

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)							0.59			0.49	23.52	1			
Standby letters of credit	0			0			0			0	0.84	3			
Commercial and similar letters of credit	0			0			0			0	0.02	17			
Securities lent	0.19			0.09			0.12			0.07	0.40	80			
Credit derivatives - notional amount (holding company as guarantor)	1.25			1.14			1.37			0.91	0.42	81			
Credit derivatives - notional amount (holding company as beneficiary)	0.02			0.02			0.02			0.02	0.52	61			
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0	0.30	33			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0	0.45	34			
Derivative contracts	81.16			90.03			83.59			81.52	68.47	80			
Interest rate contracts	48.15			47.52			46.99			38.43	47.31	72			
Interest rate futures and forward contracts	3.87			3.14			3.21			1.40	10.67	66			
Written options contracts (interest rate)	0.91			1.22			0.91			0.59	2.47	53			
Purchased options contracts (interest rate)	3.11			2.77			2.67			3.36	2.65	76			
Interest rate swaps	40.25			40.39			40.20			33.08	28.86	76			
Foreign exchange contracts	1.84			3.07			2.08			2.31	10.12	78			
Futures and forward foreign exchange contracts	0.70			1.18			0.75			0.36	5.23	65			
Written options contracts (foreign exchange)	0.06			0.38			0.16			0.41	0.05	90			
Purchased options contracts (foreign exchange)	1.08			1.51			1.17			1.54	0.08	93			
Foreign exchange rate swaps	0			0			0			0	2.03	38			
Equity, commodity, and other derivative contracts	31.16			39.43			34.51			40.78	3.32	92			
Commodity and other futures and forward contracts	1.46			2.34			2.55			1	0.19	90			
Written options contracts (commodity and other)	8.80			11.50			9.23			13.23	0.98	92			
Purchased options contracts (commodity and other)	17.20			22.38			18.84			22.80	0.94	92			
Commodity and other swaps	3.70			3.22			3.89			3.75	0.38	92			

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							12.84			10.13	45.53	4			
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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	134,509,611	131,168,917	138,660,340	123,781,636	
Interest rate contracts	79,805,290	69,238,396	77,950,551	58,354,199	
Foreign exchange contracts	3,057,761	4,478,683	3,455,505	3,505,202	
Equity, commodity, and other contracts	51,646,560	57,451,838	57,254,284	61,922,235	
Derivatives Position					
Futures and forwards	9,998,328	9,697,186	10,804,308	4,192,251	
Written options	16,205,628	19,084,619	17,085,381	21,610,272	
Exchange-traded	1,127,870	0	1,240,936	0	
Over-the-counter	15,077,758	19,084,619	15,844,445	21,610,272	
Purchased options	35,460,885	38,845,449	37,622,975	42,061,148	
Exchange-traded	3,050,445	4,560,465	3,964,390	1,392,476	
Over-the-counter	32,410,440	34,284,984	33,658,585	40,668,672	
Swaps	72,844,770	63,541,663	73,147,676	55,917,965	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	134,509,611	131,168,917	138,660,340	123,781,636	
Interest rate contracts	79,805,290	69,238,396	77,950,551	58,354,199	
Foreign exchange contracts	3,057,761	4,478,683	3,455,505	3,505,202	
Equity, commodity, and other contracts	51,646,560	57,451,838	57,254,284	61,922,235	
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	
One year or less	0	0	0	0	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)	3,844,514	3,497,131	4,310,143	3,524,505	
Gross positive fair value	4,964,142	5,693,638	5,867,645	4,356,655	
Held for trading	0	0	0	0	
Non-traded	4,964,142	5,693,638	5,867,645	4,356,655	
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	59.33			52.79			56.22			47.14	93.44	4			
Foreign exchange contracts	2.27			3.41			2.49			2.83	3.20	69			
Equity, commodity, and other contracts	38.40			43.80			41.29			50.03	1.64	98			
Futures and forwards	7.43			7.39			7.79			3.39	13.49	37			
Written options	12.05			14.55			12.32			17.46	5.91	87			
Exchange-traded	0.84			0			0.89			0	0.15	42			
Over-the-counter	11.21			14.55			11.43			17.46	5.10	91			
Purchased options	26.36			29.61			27.13			33.98	4.42	95			
Exchange-traded	2.27			3.48			2.86			1.12	0.28	87			
Over-the-counter	24.10			26.14			24.27			32.86	3.35	95			
Swaps	54.16			48.44			52.75			45.17	69.75	21			
Held for trading	0			0			0			0	44.16	18			
Interest rate contracts	0			0			0			0	37.24	18			
Foreign exchange contracts	0			0			0			0	1.60	30			
Equity, commodity, and other contracts	0			0			0			0	0.83	36			
Non-traded	100			100			100			100	55.84	81			
Interest rate contracts	59.33			52.79			56.22			47.14	52.22	51			
Foreign exchange contracts	2.27			3.41			2.49			2.83	0.34	91			
Equity, commodity, and other contracts	38.40			43.80			41.29			50.03	0.13	99			
Derivative contracts (excluding futures and forex 14 days or less)	0			0			0			0	93.86	1			
One year or less	0			0			0			0	32.17	2			
Over 1 year to 5 years	0			0			0			0	30.45	4			
Over 5 years	0			0			0			0	28.09	5			
Gross negative fair value (absolute value)	2.86			2.67			3.11			2.85	0.83	95			
Gross positive fair value	3.69			4.34			4.23			3.52	1.19	95			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)											0.06				
Gross positive fair value (X)											0.07				
Held for trading (X)											0.06				
Non-traded (X)											0.01				
Current credit exposure (X)											0.05				
Credit losses on derivative contracts											0				
Past Due Derivative Instruments Fair Value															
30–89 days past due											0				
90+ days past due											0				
Other Ratios															
Current credit exposure / Risk-weighted assets											0.73				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	70,879	51,327	51,327	49,335	
Gross losses	1,787	1,181	8,620	4,044	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	76	81	379	570	
Net losses	1,711	1,100	8,241	3,474	
Provision for loan and lease losses	644	12,483	22,638	5,466	
Adjustments	-48	5,108	5,155	0	
Ending balance	69,764	67,818	70,879	51,327	
Memo: Allocated transfer risk reserve (ATTR)					

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0			0.03			0.01			0	0.15	10			
Provision for loan and lease losses / Average loans and leases	0.03			0.68			0.30			0.07	0.24	23			
Provision for loan and lease losses / Net loan and lease losses	37.64			1,134.82			274.70			157.34	130.58	73			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78			0.93			0.86			0.69	0.83	37			
Allowance for loan and lease losses / Total loans and leases	0.78			0.93			0.86			0.69	0.81	38			
Allowance for loan and lease losses / Net loans and leases losses (X)	10.19			15.41			8.60			14.77	8.03	83			
Allowance for loan and lease losses / Nonaccrual assets	191.60			58.10			112.50			61.11	218.72	11			
ALLL / 90+ days past due + nonaccrual loans and leases	219.65			63.62			156.12			73.51	151.73	23			
Gross loan and lease losses / Average loans and leases	0.08			0.06			0.11			0.05	0.28	14			
Recoveries / Average loans and leases	0			0			0			0.01	0.08	10			
Net losses / Average loans and leases	0.08			0.06			0.11			0.05	0.21	23			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40			
Recoveries / Prior year-end losses	0.88			2			9.37				36.22				
Earnings coverage of net loan and lease losses (X)	288.41			2,148.98			224.92			643.98	24.40	97			

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0	0.01	38			
Real estate loans secured by 1-4 family	0						0				0.01				
Revolving											0.02				
Closed-end	0						0				0				
Commercial real estate loans	0			0			0			0	0.01	38			
Construction and land development											-0.01				
1-4 family											0				
Other											-0.01				
Multifamily	0			0			0			0	0	56			
Nonfarm nonresidential	0			0			0			0	0.02	38			
Owner-occupied	0			0			0			0	0.01	45			
Other	0			0			0			0	0.01	40			
Real estate loans secured by farmland											0.01				
Commercial and industrial loans	0.14			0.04			0.17			0.10	0.37	20			
Loans to individuals	0.44			3.79			1.05			0.74	1.17	42			
Credit card loans	1.41			3.91			2.72			0.74	3.11	16			
Agricultural loans											0.08				
Loans to foreign governments and institutions											0				
Other loans and leases	0			0			0			0	0.15	22			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	470	1,137	506	1,036	
90+ days past due loans and leases	389	916	351	935	
Nonaccrual loans and leases	31,372	105,687	45,049	68,889	
Total past due and nonaccrual loans and leases	32,231	107,740	45,906	70,860	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	14	0	0	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	0	14	0	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	6,750	958	3,988	940	
Other real estate owned	0	0	0	0	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	5,039	11,035	17,957	15,106	
Total other assets past due and nonaccrual	5,039	11,035	17,957	15,106	

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.01			0.02			0.01			0.01	0.43	2			
90+ days past due loans and leases	0			0.01			0			0.01	0.15	28			
Nonaccrual loans and leases	0.35			1.46			0.55			0.92	0.51	87			
90+ days past due and nonaccrual loans and leases	0.35			1.47			0.55			0.93	0.71	73			

30–89 days past due restructured	0			0			0			0	0.01	13			
90+ days past due restructured	0			0			0			0	0.01	29			
Nonaccrual restructured	0			0			0			0	0.14	4			
30–89 days past due loans held for sale	0			0			0			0	0	38			
90+ days past due loans held for sale	0			0			0			0	0	42			
Nonaccrual loans held for sale	0			0			0			0	0	40			

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.01			0.02			0.01			0.01	0.43	2			
90+ days past due assets	0			0.01			0			0.01	0.15	25			
Nonaccrual assets	0.41			1.60			0.77			1.12	0.53	90			
30+ days past due and nonaccrual assets	0.42			1.63			0.78			1.15	1.19	59			

Percent of Total Assets

90+ days past due and nonaccrual assets	0.02			0.08			0.04			0.06	0.44	3			
90+ days past due and nonaccrual assets + other real estate owned	0.02			0.08			0.04			0.06	0.48	3			

Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:

Total assets	0.02			0.07			0.03			0.05	0.53	3			
Allowance for loan and lease losses	54.64			157.27			69.18			136.05	115.41	69			
Equity capital + allowance for loan and lease losses	0.68			1.58			0.83			1.21	4.28	15			
Tier 1 capital + allowance for loan and lease losses	54.64			157.27			69.18			136.05	5.65	98			
Loans and leases + other real estate owned	0.43			1.47			0.60			0.93	0.85	57			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0			0			0	0.38	2			
	90+ days past due	0			0			0			0	0.16	13			
	Nonaccrual	0			0			0			0	0.46	2			
Commercial and industrial	30–89 days past due	0			0.01			0			0	0.31	5			
	90+ days past due	0			0.01			0			0	0.05	14			
	Nonaccrual	0.77			4.01			1.35			2.47	0.83	94			
Individuals	30–89 days past due	0.16			0.83			0.18			1.02	0.83	59			
	90+ days past due	0.14			0.78			0.14			0.96	0.17	91			
	Nonaccrual	0			0			0			0	0.17	11			
Depository institution loans	30–89 days past due											0				
	90+ days past due											0				
	Nonaccrual											0				
Agricultural	30–89 days past due											0.24				
	90+ days past due											0				
	Nonaccrual											0.67				
Foreign governments	30–89 days past due											0.07				
	90+ days past due											0				
	Nonaccrual											0.03				
Other loans and leases	30–89 days past due	0			0			0			0	0.20	14			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.13	15			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0						0			0.67					
	90+ days past due	0						0			0.31					
	Nonaccrual	0						0			0.73					
Revolving	30–89 days past due										0.45					
	90+ days past due										0.05					
	Nonaccrual										1					
Closed-end	30–89 days past due	0						0			0.70					
	90+ days past due	0						0			0.35					
	Nonaccrual	0						0			0.70					
Junior lien	30–89 days past due	0						0			0.02					
	90+ days past due	0						0			0					
	Nonaccrual	0						0			0.04					
Commercial real estate	30–89 days past due	0			0			0			0	0.18	4			
	90+ days past due	0			0			0			0	0.03	19			
	Nonaccrual	0			0			0			0	0.23	5			
Construction and development	30–89 days past due										0.28					
	90+ days past due										0.02					
	Nonaccrual										0.20					
1–4 family	30–89 days past due										0.06					
	90+ days past due										0					
	Nonaccrual										0.02					
Other	30–89 days past due										0.20					
	90+ days past due										0.01					
	Nonaccrual										0.17					
Multifamily	30–89 days past due	0			0			0			0	0.08	19			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.05	21			
Nonfarm non-residential	30–89 days past due	0			0			0			0	0.14	5			
	90+ days past due	0			0			0			0	0.03	22			
	Nonaccrual	0			0			0			0	0.28	5			
Owner Occupied	30–89 days past due	0			0			0			0	0.07	8			
	90+ days past due	0			0			0			0	0.01	26			
	Nonaccrual	0			0			0			0	0.16	7			
Other	30–89 days past due	0			0			0			0	0.07	9			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.10	9			
Farmland	30–89 days past due										0.23					
	90+ days past due										0.01					
	Nonaccrual										0.84					
Credit card	30–89 days past due	0.52			0.80			0.45			1.03	1.19	31			
	90+ days past due	0.43			0.76			0.37			0.97	0.78	58			
	Nonaccrual	0			0			0			0	0.11	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

2433312

RSSD Number

9

FR Dist.

9

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	
Accumulated other comprehensive income-related adjustments	0	0	0	0	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	0	0	0	0	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	0	0	0	0	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0	12.11	1			
Common equity tier 1 capital, column B	0			0			0			0	0.29	46			
Tier 1 capital, column A	0			0			0			0	12.78	1			
Tier 1 capital, column B	0			0			0			0	0.34	46			
Total capital, column A	0			0			0			0	14.36	1			
Total capital, column B	0			0			0			0	0.38	46			
Tier 1 leverage	0			0			0			0	9.76	1			
Supplementary leverage ratio, advanced approaches HCs											7.41				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	133,940,317	115,071,271	134,423,550	121,942,757		16.40	
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	133,940,317	115,071,271	134,423,550	121,942,757		16.40	
Reinsurance recoverables (L/H)	3,368,453	3,214,084	3,409,075	3,198,061		4.80	
Separate account assets (L/H)	88,432,456	70,842,440	87,556,390	82,424,464			
Total insurance underwriting equity	2,742,705	4,478,286	3,313,633	3,335,314		-38.76	
Total property and casualty equity	0	0	0	0			
Total life and health equity	2,742,705	4,478,286	3,313,633	3,335,314		-38.76	
Total insurance underwriting net income	17,664	1,794,090	438,404	607,421		-99.02	
Total property and casualty	0	0	0	20,054			
Total life and health	17,664	1,794,090	438,404	587,367		-99.02	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	32,696,261	32,677,330	33,986,254	30,504,403		0.06	
Separate account liabilities (L/H)	88,432,456	70,842,440	87,556,390	82,424,464		24.83	
Insurance activities revenue	212,533	285,674	906,907	1,814,897		-25.60	
Other insurance activities income	135,299	180,345	523,636	553,740		-24.98	
Insurance and reinsurance underwriting income	77,234	105,329	383,271	1,261,157		-26.67	
Premiums	77,234	105,329	383,271	1,261,157		-26.67	
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	77,234	105,329	383,271	1,261,157		-26.67	
Insurance benefits, losses, expenses	819,614	-1,140,521	2,740,207	3,456,645			
Net assets of insurance underwriting subsidiaries	4,453,986	2,909,009	4,072,518	2,911,328		53.11	
Life insurance assets	93,642,578	75,454,504	92,768,930	87,640,266		24.10	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	80.81			78.98			81.03			80.30	0.01	99			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0			0			0			0	51.47	18			
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100			100			100			100	48.53	81			
Separate account assets (L/H) / Total life assets	66.02			61.56			65.13			67.59	7.26	90			
Insurance activities revenue / Adjusted operating income	6.55			9.60			7.72			14.21	0.47	96			
Premium income / Insurance activities revenue	36.34			36.87			42.26			69.49	7.32	90			
Credit related premium income / Total premium income	0			0			0			0	34.91	29			
Other premium income / Total premium income	100			100			100			100	65.09	70			
Insurance underwriting net income / Consolidated net income	4.04			88.13			28.59			32.09	0.08	99			
Insurance net income (P/C) / Equity (P/C)											19.86				
Insurance net income (L/H) / Equity (L/H)	2.58			160.25			13.23			17.61	5.13	83			
Insurance benefits, losses, expenses / Insurance premiums	1,061.21			-1,082.82			714.95			274.09	233.61	77			
Reinsurance recovery (P/C) / Total assets (P/C)											0.15				
Reinsurance recovery (L/H) / Total assets (L/H)	2.51			2.79			2.54			2.62	0.15	90			
Net assets of insurance underwriting subsidiaries / Consolidated assets	2.69			2			2.45			1.92	0	99			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	34,227.65			11,260.29			30,883.52			70,748.86	11.51	99			

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)	1,009,479			826,376			872,858			1,082,555					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.61			0.57			0.53			0.71	1.39	83			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	162,638	134,623	138,252	158,237	
Real estate loans	0	0	0	0	
Commercial and industrial loans	162,638	134,623	138,252	158,236	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	1	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	2,608,618	2,337,733	2,937,290	2,465,871	
Interest-bearing bank balances	234,328	203,002	240,892	166,683	
Total selected foreign assets	3,005,584	2,675,358	3,316,434	2,790,791	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	54.66			57.75			54.46			66.74	1.25	98			
Cost: Interest-bearing deposits											1.19				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans											27.03				
Commercial and industrial loans											0.29				
Foreign governments and institutions											0				
Growth Rates															
Net loans and leases	20.81						-12.63				22.48				
Total selected assets	12.34						18.83				12.40				
Deposits											10.36				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,300	1,981	7,135	1,443		-34.38	
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	1,300	1,981	7,135	1,443		-34.38	
Other income	0	0	0	0			
Income from nonbank subsidiaries	700,733	706,715	2,821,649	3,522,742		-0.85	
Dividends	551,393	510,000	2,017,959	2,721,124		8.12	
Interest	7,047	1,541	9,703	8,177		357.30	
Management and service fees	142,293	195,167	793,970	793,020		-27.09	
Other income	0	7	17	421		-100.00	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	702,033	708,696	2,828,784	3,524,185		-0.94	
Securities gains (losses)	0	463	566	122		-100.00	
Other operating income	18,109	15,609	29,468	227,240		16.02	
Total operating income	720,142	724,768	2,858,818	3,751,547		-0.64	
Operating Expenses							
Personnel expenses	147,312	143,208	580,417	608,022		2.87	
Interest expense	26,277	29,950	108,267	135,256		-12.26	
Other expenses	64,669	111,204	431,155	504,185		-41.85	
Provision for loan and lease losses	0	-7	-202	-40			
Total operating expenses	238,258	284,355	1,119,637	1,247,423		-16.21	
Income (loss) before taxes	482,451	440,328	1,737,766	2,503,512		9.57	
Applicable income taxes (credit)	27	47,219	-87,087	-37,834		-99.94	
Extraordinary items							
Income before undistributed income of subsidiaries	482,424	393,109	1,824,853	2,541,346		22.72	
Equity in undistributed income of subsidiaries	-45,408	1,642,652	-291,223	-648,689			
Bank subsidiaries	14,680	13,588	54,203	18,603		8.04	
Nonbank subsidiaries	-60,088	1,629,064	-345,426	-667,292			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	437,016	2,035,761	1,533,630	1,892,657		-78.53	
Memoranda							
Bank net income	14,680	13,588	54,203	18,603		8.04	
Nonbank net income	491,305	2,139,064	1,672,533	2,053,832		-77.03	
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	701,995	6.44	320,864	2.69	692,011	6.08	305,213		118.78	
Common and preferred stock	700,241	6.42	320,377	2.69	691,343	6.07	304,472		118.57	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	1,754	0.02	487	0	668	0.01	741		260.16	
Investment in nonbank subsidiaries	8,279,103	75.96	8,891,904	74.64	8,575,420	75.29	7,805,742		-6.89	
Common and preferred stock	5,940,696	54.50	7,597,862	63.78	6,461,892	56.74	6,360,081		-21.81	
Excess cost over fair value	780,066	7.16	780,505	6.55	780,066	6.85	780,798		-0.06	
Loans, advances, notes, and bonds	881,579	8.09	237,100	1.99	837,300	7.35	360,900		271.82	
Other receivables	676,762	6.21	276,437	2.32	496,162	4.36	303,963		144.82	
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	638	0.01	855	0.01	715	0.01	959		-25.38	
Securities	907,574	8.33	941,907	7.91	980,555	8.61	2,042,945		-3.65	
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	2,001	0.02	2,000	0.02	2,001	0.02	0		0.05	
Cash and due from unrelated depository institution	258,005	2.37	97,000	0.81	349,760	3.07	103,841		165.98	
Premises, furnishings, fixtures and equipment	207,355	1.90	210,470	1.77	210,259	1.85	204,007		-1.48	
Intangible assets	0	0	0	0	0	0	0			
Other assets	542,879	4.98	1,447,477	12.15	578,400	5.08	383,436		-62.49	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	10,899,550	100.00	11,912,477	100.00	11,389,121	100.00	10,846,143		-8.50	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	8,977	0.08	23,888	0.20	9,635	0.08	762,627		-62.42	
Borrowings with maturity over 1 year	2,824,963	25.92	2,331,899	19.58	2,822,362	24.78	2,334,211		21.14	
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	2,049,784	18.81	1,357,764	11.40	2,135,974	18.75	1,482,692		50.97	
Balance due to subsidiaries and related institutions	513,418	4.71	1,505,558	12.64	554,778	4.87	537,378		-65.90	
Total liabilities	5,397,142	49.52	5,219,109	43.81	5,522,749	48.49	5,116,908		3.41	
Equity Capital	5,502,408	50.48	6,693,368	56.19	5,866,372	51.51	5,729,235		-17.79	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	3,338	0.03	3,311	0.03	3,324	0.03	3,298		0.82	
Common surplus	8,982,080	82.41	8,577,801	72.01	8,821,808	77.46	8,460,996		4.71	
Retained earnings	15,600,019	143.13	16,179,837	135.82	15,291,402	134.26	14,279,055		-3.58	
Accumulated other comprehensive income	316,565	2.90	-294,861	-2.48	629,048	5.52	261,847			
Other equity capital components	-19,399,594	177.99	-17,772,720	149.19	-18,879,210	165.77	-17,275,961			
Total liabilities and equity capital	10,899,550	100.00	11,912,477	100.00	11,389,121	100.00	10,846,143		-8.50	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	436,274	4	282,408	2.37	493,832	4.34	400,165		54.48	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

2433312

9

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	30.75			131.10			24.48			31.86	9.68	99			
Bank net income / Average equity investment in banks	8.44			17.40			11.44			8.07	10.51	22			
Nonbank net income / Average equity investment in nonbanks	28.15			110.27			21.99			25.62	7.89	88			
Subsidiary HCs net income / Average equity investment in sub HCs											8.55				
Bank net income / Parent net income	3.36			0.67			3.53			0.98	82.22	16			
Nonbank net income / Parent net income	112.42			105.07			109.06			108.52	5.93	98			
Subsidiary holding companies' net income / Parent net income											74				
Leverage															
Total liabilities / Equity capital	98.09			77.97			94.14			89.31	20.43	93			
Total debt / Equity capital	51.50			35.20			48.28			54.05	14.31	88			
Total debt + notes payable to subs that issued TPS / Equity capital	51.50			35.20			48.28			54.05	16.36	88			
Total debt + Loans guaranteed for affiliate / Equity capital	51.50			35.20			48.28			54.05	14.56	88			
Total debt / Equity capital – excess over fair value	60.01			39.84			55.68			62.58	14.51	89			
Long-term debt / Equity capital	51.34			34.84			48.11			40.74	13.04	84			
Short-term debt / Equity capital	0.16			0.36			0.16			13.31	1.02	95			
Current portion of long-term debt / Equity capital	0			0			0			0	0.05	40			
Excess cost over fair value / Equity capital	14.18			11.66			13.30			13.63	0.12	97			
Long-term debt / Consolidated long-term debt	56.54			78.79			59.56			58.95	28.44	79			
Double Leverage															
Equity investment in subs / Equity capital	134.87			129.96			135.23			129.95	103.22	96			
Total investment in subs / Equity capital	163.22			137.64			157.98			141.57	111.07	87			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.10			0.25			1.35			0.91	0.36	76			
Equity investment in subs – equity cap / Net income-div (X)	1.55			0.26			2.02			1.25	1.22	59			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	213.97			174.51			190.22			223.95	177.68	74			
Cash from ops + noncash items + op expense / Op expense + dividend	61.38			187.42			209.34			241.88	190.27	75			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.43			102.96			117.08			107.18	116.34	46			
Pretax operating income + interest expense / Interest expense	1,936.02			1,570.21			1,705.07			1,950.94	1,968.54	66			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,936.02			1,570.21			1,705.07			1,950.94	1,632.83	68			
Dividends + interest from subsidiaries / Interest expense + dividends	361.64			327.37			326.70			418.32	210.80	88			
Fees + other income from subsidiaries / Salary + other expenses	67.74			77.49			79.20			71.47	16.52	86			
Net income / Current part of long-term debt + preferred dividends (X)											57.11				
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.50			6.68			9.67			2.42	2.64	57			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	1.16			2.33			0.37			0.41	0.04	93			
Nonaccrual	0			0			0			0	0.54	40			
Total	1.16			2.33			0.37			0.41	0.58	81			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49			
To nonbank subsidiaries	0			0			0			0	0.10	46			
To subsidiary holding companies	0			0			0			0	0	49			
Total	0			0			0			0	0.10	46			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	95.08			95.45			95.08			97.28	5.62	98			
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50			
Combined foreign nonbank subsidiary assets	4.03			0			0.01			5.16	0.19	93			

BHC Name

City/State

2433312

9

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	26.56			32.13			28.08			20.35	57.84	13			
Dividends declared / Net income	29.32			6.20			33.41			27.33	33.08	35			
Net income – dividends / Average equity	21.73			122.97			16.30			23.15	6.46	99			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0	178.13	9			
Dividends from nonbank subsidiaries	430.30			403.77			393.83			526.14	7.53	96			
Dividends from subsidiary holding companies.....	0			0			0			0	21.40	42			
Dividends from all subsidiaries	430.30			403.77			393.83			526.14	260.40	87			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0	66.55	4			
Interest income from bank subsidiaries.....	0			0			0			0	0.54	18			
Management and service fees from bank subsidiaries	8.86			14.58			13.16			7.76	1.55	86			
Other income from bank subsidiaries.....	0			0			0			0	0	46			
Operating income from bank subsidiaries	8.86			14.58			13.16			7.76	69.36	8			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	112.23			23.84			120.65			132.49	82.95	81			
Interest income from nonbank subsidiaries.....	1.43			0.07			0.58			0.40	20.25	56			
Management and service fees from nonbank subsidiaries	28.96			9.12			47.47			38.61	1.92	94			
Other income from nonbank subsidiaries.....	0			0			0			0.02	1.06	85			
Operating income from nonbank subsidiaries	142.63			33.04			168.71			171.52	150.41	71			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											61.23				
Interest income from subsidiary holding companies											6.54				
Management and service fees from subsidiary holding companies.....											0.36				
Other income from subsidiary holding companies											0.29				
Operating income from subsidiary holding companies.....											76.49				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	67.32	10			
Interest income from bank subsidiaries.....	0			0			0			0	0.80	18			
Management and service fees from bank subsidiaries	0.18			0.27			0.25			0.04	1.81	72			
Other income from bank subsidiaries.....	0			0			0			0	0.03	44			
Operating income from bank subsidiaries	0.18			0.27			0.25			0.04	78.80	6			
Dividends from nonbank subsidiaries	76.57			70.37			70.59			72.53	2.65	97			
Interest income from nonbank subsidiaries.....	0.98			0.21			0.34			0.22	1.19	72			
Management and service fees from nonbank subsidiaries	19.76			26.93			27.77			21.14	0.06	99			
Other income from nonbank subsidiaries.....	0			0			0			0.01	0.04	86			
Operating income from nonbank subsidiaries	97.30			97.51			98.70			93.90	7.29	95			
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43			
Interest income from subsidiary holding companies	0			0			0			0	0.20	44			
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49			
Other income from subsidiary holding companies	0			0			0			0	0	48			
Operating income from subsidiary holding companies.....	0			0			0			0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....	4,859.91			1,182.22			5,125.40			52.47	83.37	60			
Loans and advances from subsidiaries / Total debt	15.39			11.99			17.44			12.92	28.33	49			